Certificate of Mailing 37 C.F.R. §1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name of Person Signing Certificate:

Date

Signature

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Filing Date: February 28, 2002 § Attorney Docket No.: 10717-1U1

Title: SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN FUNDED WITH A VARIABLE LIFE INSURANCE POLICY AND/OR A VARIABLE ANNUITY POLICY

2ND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97(b)

Enclosed is Information Disclosure Citation Form PTO/SB/08A which cites documents which may be material to the patentability of this application and/or for which there may be a duty to disclose in accordance with 37 C.F.R. §1.56.

In accordance with the official waiver posted July 11, 2003, wherein the U.S. Patent and Trademark Office officially waives the requirement under 37 C.F.R. § 1.98(a)(2)(i) for submitting copies of each cited U.S. Patent and U.S. Patent Application Publications with respect to applications filed after June 30, 2003, we have not included copies of such cited U.S. patent and U.S. Patent Application Publications. However, we will provide copies upon request.

The filing of this Information Disclosure Statement shall not be construed as an admission that any of the listed documents constitutes prior art, nor as an admission against interest in any manner.

No fee is believed to be due in connection with the filing of this Information Disclosure

Statement since it is being filed before the mailing date of the first Office Action on the merits. However, the Commissioner is hereby authorized to charge any deficiencies or credit any overpayments to Deposit Account No. 50-1017 (210717.0002).

It is respectfully requested that this Information Disclosure Statement and the documents listed on the attached Form PTO/SB/08A be considered and acknowledged by the Examiner in connection with the above-identified patent application, be made of record therein, and that the listed documents be cited in the issued patent.

Respectfully submitted,

John J. Koresko V

June 11, 2004

CLARK A. JABLON Attorney for Applicants

Registration No. 35,039

Direct Dial: (215) 965-1293 E-Mail: cjablon@akingump.com

Akin Gump Strauss Hauer & Feld LLP One Commerce Square 2005 Market Street, Suite 2200 Philadelphia, PA 19103 Telephone No.: 215-965-1200

Fax No.: 215-965-1210

CAJ:vlb Enclosure Form PTO SB/08 Complete if Known 10/086,924 **Application Number** INFORMATION DISCLOSURE February 28, 2002 Filing Date STATEMENT BY APPLICANT John J. Koresko V **First Named Inventor** (use as many sheets as necessary) 3624 **Group Art Unit** Stefanos Karmis **Examiner Name Attorney Docket Number** 10717-1U1 of Sheet U.S. PATENT DOCUMENTS Date of Publication of U.S. Patent Document Cited Document Kind Code (if Name of Inventor or Applicant MM-YYYY of Cited Document Exr Initials Number known) 5,926,800 Baronowski et al. 07-1999 12-2000 Bell 6,161,096 JUN 2 3 2004 FOREIGN PATENT DOCUMENTS Foreign Patent Document Date of Publication of Cited Document Kind Code Country Name of Inventor or Applicant (if known) of Cited Document MM-YYYY T_1 Exr Initials Code Number OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS Include Name of first Author (in CAPITAL LETTERS), title of the article (where appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), volume-issue number(s), page(s), date (in parentheses). If a book, also include publisher Exr T_1 Initials and city and/or county where published. Date Examiner

Considered

7189969 vI

Signature

JUN 1 6 2004